

Information to identify the case:

Debtor 1 **Donald W. Thompson**
First Name Middle Name Last Name
Debtor 2 **Rachel R. Thompson**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **11-24895-JAD**

Social Security number or ITIN **xxx-xx-7748**
EIN **-----**
Social Security number or ITIN **xxx-xx-0762**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald W. Thompson

Rachel R. Thompson

3/27/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald W. Thompson
Rachel R. Thompson
Debtors

Case No. 11-24895-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db/jdb +Donald W. Thompson, Rachel R. Thompson, 112 Ferguson Road, Boyers, PA 16020-1302
intp +Allied Fire Protection, Attn: Payroll Department, 1885 Lyndon Boulevard, Falconer, NY 14733-1799
intp +Grunau Company, Inc., Attn: Payroll Department, 8302 Southern Boulevard, Unit 4, Boardman, OH 44512-6353
13142645 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806
(address filed with court: Allied Adjusters, 2144 Sheffield Rd, Aliquippa, PA 15001-2732)
13142646 +BHS Faster Care PLLC, PO Box 1549, Butler, PA 16003-1549
13142655 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
(address filed with court: Home Depot Credit Services, PO Box 653000, Dallas, TX 75265)
13142648 +Cenlar, PO Box 211091, Eagan, MN 55121-2491
13246568 +Cenlar FSB, PO Box 77409, Attn:BK, Ewing, NJ 08628-6409
13175788 +Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
13142651 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
13142653 +Credit Management Co., 681 Andersen Drive, Foster Plaza 6, Pittsburgh, PA 15220-2766
13142654 +Grove City Medical Center, 631 North Broad St Ext, Grove City, PA 16127-4603
13142656 +Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2017 01:48:48 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +E-mail/Text: mmcconnell@baecu.com Mar 28 2017 01:49:10 Butler Armco Employees Credit Union,
101 Hollywood Drive, P.O. Box 1589, Butler, PA 16003-1589
cr EDI: RECOVERYCORP.COM Mar 28 2017 01:48:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13142647 +E-mail/Text: mmcconnell@baecu.com Mar 28 2017 01:49:10 Butler Armco Credit Union,
PO Box 1589, Butler, PA 16003-1589
13175437 EDI: CHASE.COM Mar 28 2017 01:48:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
13142649 +EDI: CHASE.COM Mar 28 2017 01:48:00 Chase Card Services, PO Box 15298,
Wilmington, DE 19850-5298
13142652 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Mar 28 2017 01:49:10
Credit Management Co., PO Box 16346, Pittsburgh, PA 15242-0346
13238147 EDI: PRA.COM Mar 28 2017 01:48:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13343397 EDI: PRA.COM Mar 28 2017 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541
13903708 EDI: RECOVERYCORP.COM Mar 28 2017 01:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13142657 +E-mail/Text: BKRMailOps@weltman.com Mar 28 2017 01:49:00 Weltman, Weinberg & Reis,
Attn: James C. Warmbrodt, Esq., 436 Seventh Ave., Suite 1400, Pittsburgh, PA 15219-1827
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Cenlar FSB
cr Cenlar FSB
cr Cenlar FSB
intp* +Grunau Company, Inc., Attn: Payroll Department, 8302 Southern Boulevard, Unit 4,
Boardman, OH 44512-6353
cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,
Norfolk, VA 23541)
13142650 ##+Chiropractic Care Center, Charles R. Nebel, DC PC, 340 Franklin St., Suite 100,
Slippery Rock, PA 16057-1164

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lfin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Cenlar FSB ecfmail@mwc-law.com
Andrew F Gornall on behalf of Creditor Cenlar FSB agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com:bkgroup@kmllawgroup.com
Ann E. Swartz on behalf of Creditor Cenlar FSB ecfmail@mwc-law.com
Celine P. DerKrikorian on behalf of Creditor Cenlar FSB ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Cenlar FSB bkgroup@kmllawgroup.com
Kevin T. McQuail on behalf of Creditor Cenlar FSB ecfmail@mwc-law.com
Matthew F. Marshall on behalf of Creditor Butler Armco Employees Credit Union
mmmarshall@dmkcg.com, jrickabaugh@dmkcg.com
Michael S. Lazaroff on behalf of Debtor Donald W. Thompson butlerdebtlaw@zoominternet.net,
alliedmilitary@berlin.com
Michael S. Lazaroff on behalf of Joint Debtor Rachel R. Thompson butlerdebtlaw@zoominternet.net,
alliedmilitary@berlin.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 11